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Fund Society, FSB, not in its individual capacity but solely as
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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IN RE:
Christian G. Monne
Debtor

CASE NO.: 23-10870-JKS

CHAPTER 13

Judge: John K. Sherwood

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NOTICE OF OBJECTION TO CONFIRMATION OF PLAN

PLEASE TAKE NOTICE that ServiceMac as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust (“Secured Creditor”), the holder of a mortgage on real property of the Debtor, located at 33 Graydon Terrace, Clifton, NJ 07013 by and through its undersigned attorneys, hereby objects to the confirmation of the Chapter 13 Plan on grounds including:

1. Debtor filed the current Chapter 13 bankruptcy proceeding on February 1, 2023.
2. On June 23, 2023, Debtor and Secured Creditor entered into a Consent Order to Resolve a pending Plan Objection. This Consent Order, among other things, provided for the Debtor to obtain refinancing in order to pay off Secured Creditor’s lien within fourteen (14) months of Confirmation.
3. On August 25, 2023, this Court entered an Order Confirming Chapter 13 Plan which includes the June 23, 2023 as material terms therein.
4. Debtor filed a Modified Chapter 13 Plan on March 8, 2023.
5. This Modified Chapter 13 Plan similarly seeks to refinance the subject property and provides a deadline of “18 months from confirmation of the plan.”

6. This extension of the deadline to refinance the property beyond the date agreed upon by the parties in the June 23, 2023 Consent Order Resolving Plan Objection is not warranted and far too speculative to confirm under the provisions of Title 11.

7. Debtor's proposed Modified Chapter 13 Plan fails to comply with the requirements of the Bankruptcy Code and is not proposed in good faith.

8. Debtor's proposed plan fails to comply with other applicable provisions of Title 11.

In the event any portion of the claim is deemed to be an unsecured claim as defined by the Code, objection is hereby made pursuant to 11 U.S.C. 1325(a)(4) and 1325(b), *et seq.* unless the plan provides for full payment of the claim.

Dated: April 4, 2024
Garden City, New York

By: /s/ Charles Wohlrab
Charles Wohlrab, Esq.
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UNITED STATES BANKRUPTCY COURTDISTRICT
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Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:
Christian G. Monne
Debtor

Case No.: 23-10870-JKS

Chapter: 13

Adv. No.:

Hearing Date: April 11, 2024

Hon. Judge: John K. Sherwood

CERTIFICATION OF SERVICE

1. I, Gloria Garcia:

☐ represent _____ in this matter.

☒ am the secretary/paralegal for Charles Wohlrab, Esq., who represents
Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA
2021-NQM2 Trust in this matter.

2. On April 4, 2024, I sent a copy of the following pleadings and/or documents to the parties listed in
the chart below.

- Objection to Plan (NJ)

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: April 4, 2024

/s/ _____
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Christian G. Monne 39 Graydon Terrace Clifton, NJ 07013	Debtor(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other_____ (as authorized by the court *)
	Co-Debtor(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other_____ (as authorized by the court *)
Romero J. Jamal 1599 Hamburg Turnpike Wayne, NJ 07470	Debtor(s) Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other_____ (as authorized by the court *)
Marie-Ann Greenberg 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Bankruptcy Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other_____ (as authorized by the court *)

<p>U.S. Trustee One Newark Center, Suite 2100 Newark Newark, NJ 07102</p>	<p>U.S. Trustee</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other (as authorized by the court *)</p>
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